

In re:
Zakiyyah Najir Mitchell
Debtor

Case No. 24-13937-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Apr 30, 2025

User: admin
Form ID: 155

Page 1 of 5
Total Noticed: 58

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 02, 2025:

Recip ID	Recipient Name and Address
db	+ Zakiyyah Najir Mitchell, 5012 N 15th Street, Philadelphia, PA 19141-2213
14942279	+ Bluepearl Veterinary, 2950 Busch Lake Blvd., Tampa, FL 33614-1859
14942287	+ FCL LLC, 716 E Willow Grove Avenue, Glenside, PA 19038-7906
14943765	+ KeyBank, N.A., c/o Robert L. Saldutti, Esq., Saldutti Law Group, 1700 Market Street, Suite 1005 Philadelphia PA 19103-3920
14943770	+ KeyBank, N.A., c/o Rebecca K. McDowell, Esq., Saldutti Law Group, 1700 Market Street, Suite 1005 Philadelphia PA 19103-3920
14944347	+ PENNYMAC LOAN SERVICES, LLC, c/o DENISE ELIZABETH CARLON, KML Law Group, P.C., 701 Market Street, Suite 5000 Philadelphia, PA 19106-1541
14943619	U.S. Department of Housing and Urban Development, 12th Floor 801 Market Street, Philadelphia, PA 19107
14942278	bill.com (formerly Divvy), 6220 America Center Drive 100, Alviso, CA 95002

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14942271	+ Email/Text: bankruptcy_notifications@ccsusa.com	May 01 2025 00:29:00	ADT, c/o Credit Collection Services, PO Box 447, Norwood, MA 02062-0447
14943249	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 01 2025 00:35:30	AIS Portfolio Services, LLC, c/o Amitkumar Sharma, Esq., 4515 N. Santa Fe Ave., Dept. APS, Oklahoma City OK 73118-7901
14966803	+ Email/PDF: ebn_ais@aisinfo.com	May 01 2025 00:34:45	AT & T Mobility, by AIS InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14942274	+ Email/Text: g17768@att.com	May 01 2025 00:28:00	AT&T, PO Box 5074, Carol Stream, IL 60197-5074
14961041	Email/Text: bnc@atlasacq.com	May 01 2025 00:28:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
14961279	Email/Text: bnc@atlasacq.com	May 01 2025 00:28:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666, Attn: Avi Schild
14942909	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 01 2025 01:23:59	Ally Bank, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14956383	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 01 2025 00:36:02	Ally Bank c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14942273	Email/PDF: bncnotices@becket-lee.com	May 01 2025 00:35:37	American Express, PO Box 981535, El Paso, TX 79998-1535
14959086	Email/PDF: bncnotices@becket-lee.com	May 01 2025 01:10:22	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14942276	Email/Text: creditcardbkcorrespondence@bofa.com	May 01 2025 00:28:00	Bank of America, PO Box 45224, Jacksonville, FL

District/off: 0313-2

User: admin

Page 2 of 5

Date Rcvd: Apr 30, 2025

Form ID: 155

Total Noticed: 58

			32232-5224
14942275	Email/Text: creditcardbkcorrespondence@bofa.com	May 01 2025 00:28:00	Bank of America, PO Box 672050, Dallas, TX 75267-2050
14946679	Email/Text: creditcardbkcorrespondence@bofa.com	May 01 2025 00:28:00	Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
14966063	Email/Text: creditcardbkcorrespondence@bofa.com	May 01 2025 00:28:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
14942277	+ Email/Text: BarclaysBankDelaware@tsico.com	May 01 2025 00:28:00	Barclays, PO Box BOX 8803, Wilmington, DE 19899-8803
14982174	Email/Text: megan.harper@phila.gov	May 01 2025 00:29:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14942280	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 01 2025 00:36:01	Capital One, Attn: General Correspondence, PO Box 30285, Salt Lake City, UT 84130-0285
14942281	+ Email/PDF: acg.coaf.ebn@aisinfo.com	May 01 2025 00:36:02	Capital One Auto, P.O. Box 60511, City of Industry, CA 91716-0511
14945633	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 01 2025 00:35:19	Capital One Auto Finance, c/o Amitkumar Sharma, Esq., AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City OK 73118-7901
14944756	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 01 2025 00:34:21	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14959389	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 01 2025 01:24:01	Capital One Auto Finance, a division of Capital On, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14957120	+ Email/PDF: ebn_ais@aisinfo.com	May 01 2025 00:34:45	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14942282	+ Email/PDF: ais.chase.ebn@aisinfo.com	May 01 2025 01:08:57	Chase, P.O Box 15298, Wilmington, DE 19850-5298
14942283	Email/PDF: Citi.BNC.Correspondence@citi.com	May 01 2025 00:35:33	Citi, PO Box 6062, Sioux Falls, SD 57117
14942284	+ Email/Text: bankruptcy@philapark.org	May 01 2025 00:29:00	City of Philadelphia, Parking Violations Branch, PO Box 41819, Philadelphia, PA 19101-1819
14942285	Email/Text: operationsclerk@easypayfinance.com	May 01 2025 00:28:00	Duvera Billing Services, LLC, dba EasyPay Finance, PO Box 2549, Carlsbad, CA 92018-2549
14942288	+ Email/Text: RPSBankruptcyBNCNotification@usbank.com	May 01 2025 00:29:00	Fulton Bank, c/o Elan Financial Services, PO Box 6352, Fargo, ND 58125-6352
14942289	Email/Text: sbse.cio.bnc.mail@irs.gov	May 01 2025 00:28:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14957091	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	May 01 2025 00:28:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
14942290	+ Email/Text: key_bankruptcy_ebnc@keybank.com	May 01 2025 00:29:00	Key Bank, PO Box 89446, Cleveland, OH 44101-6446
14950330	+ Email/Text: key_bankruptcy_ebnc@keybank.com	May 01 2025 00:29:00	KeyBank NA, 4910 Tiedeman Road, Brooklyn, OH 44144-2338
14945619	Email/PDF: resurgentbknofications@resurgent.com	May 01 2025 00:34:32	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14942291	Email/Text: EBN@Mohela.com	May 01 2025 00:28:00	Mohela - Dept. of Ed., 633 Spirit Drive, Chesterfield, MO 63005-1243
14960203	Email/Text: EBN@Mohela.com	May 01 2025 00:28:00	US Department of Education/MOHELA, 633

District/off: 0313-2

User: admin

Page 3 of 5

Date Rcvd: Apr 30, 2025

Form ID: 155

Total Noticed: 58

14942292	+ Email/Text: ext_ebn_inbox@navyfederal.org	May 01 2025 00:29:00	Spirit Drive, Chesterfield MO 63005 Navy Federal Credit Union, PO Box 3000, Merrifield, VA 22119-3000
14942293	+ Email/Text: bankruptcygroup@peco-energy.com	May 01 2025 00:28:00	PECO, 2301 Market Street, Philadelphia, PA 19103-1380
14944288	^ MEBN	May 01 2025 00:21:40	PENNYMAC LOAN SERVICES, LLC, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14944349	^ MEBN	May 01 2025 00:21:58	Penn Medicine, PO Box 824406, Philadelphia, PA 19182-4406
14942294	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 01 2025 00:29:00	Pennsylvania Department of Revenue, Department 280946, Attn: Bankruptcy Division, Harrisburg, PA 17128-0946
14942295	+ Email/PDF: ebnotices@pnmac.com	May 01 2025 00:34:36	PennyMac Loan Services, Attn: Correspondence Unit, PO Box 950002, Fort Worth, TX 76155-9802
14965063	+ Email/PDF: ebnotices@pnmac.com	May 01 2025 00:53:30	PennyMac Loan Services, LLC., P.O. Box 2410, Moorpark, CA 93020-2410
14942296	^ MEBN	May 01 2025 00:21:44	Philadelphia Gas Works (PGW), 800 W Montgomery Ave, Philadelphia, PA 19122-2898
14944348	+ Email/Text: Triage_Bankruptcy_Notices@progressive.com	May 01 2025 00:28:00	Progressive Corporation, 6300 Wilson Mills Rod, Mayfield Village, OH 44143-2182
14965149	Email/PDF: resurgentbknofications@resurgent.com	May 01 2025 00:53:02	Resurgent Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14942297	+ Email/Text: bankruptcy@bbandt.com	May 01 2025 00:28:00	Truist Bank, Card Services, PO Box 200, Wilson, NC 27894-0200
14947665	+ Email/Text: bankruptcy@bbandt.com	May 01 2025 00:28:00	Truist Bank, Support Services, PO Box 85092, Richmond, VA 23285-5092
14959536	Email/Text: RPSBankruptcyBNCNotification@usbank.com	May 01 2025 00:29:00	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108
14942286	Email/Text: RPSBankruptcyBNCNotification@usbank.com	May 01 2025 00:29:00	Elan Financial Services, PO Box 6352, Fargo, ND 58125
14942298	+ Email/Text: megan.harper@phila.gov	May 01 2025 00:29:00	WATER REVENUE BUREAU, Tax & Revenue Unit, 1401 JFK Blvd 5th Floor, Philadelphia, PA 19102-1663
14942272	+ Email/Text: ally@ebn.phinsolutions.com	May 01 2025 00:28:00	ally, PO Box 380902, Bloomington, MN 55438-0902

TOTAL: 50

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14942956	*+	ADT, c/o Credit Collection Services, PO Box 447, Norwood, MA 02062-0447
14942959	*+	AT&T, PO Box 5074, Carol Stream, IL 60197-5074
14963000	*P++	ATLAS ACQUISITIONS LCC, 492C CEDAR LANE SUITE 442, TEANECK NJ 07666-1713, address filed with court:, Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
14942958	*	American Express, PO Box 981535, El Paso, TX 79998-1535
14959087	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14959088	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14961380	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14942961	*	Bank of America, PO Box 45224, Jacksonville, FL 32232-5224
14942960	*	Bank of America, PO Box 672050, Dallas, TX 75267-2050

District/off: 0313-2

User: admin

Page 4 of 5

Date Rcvd: Apr 30, 2025

Form ID: 155

Total Noticed: 58

14942962	*+	Barclays, PO Box BOX 8803, Wilmington, DE 19899-8803
14942964	*+	Bluepearl Veterinary, 2950 Busch Lake Blvd., Tampa, FL 33614-1859
14942965	*	Capital One, Attn: General Correspondence, PO Box 30285, Salt Lake City, UT 84130-0285
14942966	*+	Capital One Auto, P.O. Box 60511, City of Industry, CA 91716-0511
14942967	*+	Chase, P.O Box 15298, Wilmington, DE 19850-5298
14942968	*	Citi, PO Box 6062, Sioux Falls, SD 57117
14942969	*+	City of Philadelphia, Parking Violations Branch, PO Box 41819, Philadelphia, PA 19101-1819
14942970	*	Duvera Billing Services, LLC, dba EasyPay Finance, PO Box 2549, Carlsbad, CA 92018-2549
14942972	*+	FCL LLC, 716 E Willow Grove Avenue, Glenside, PA 19038-7906
14942973	*+	Fulton Bank, c/o Elan Financial Services, PO Box 6352, Fargo, ND 58125-6352
14942974	*	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14942975	*+	Key Bank, PO Box 89446, Cleveland, OH 44101-6446
14942976	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela - Dept. of Ed., 633 Spirit Drive, Chesterfield, MO 63005-1243
14960204	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, US Department of Education/MOHELA, 633 Spirit Dr., Chesterfield, MO 63005
14960022	*+	NAVY FEDERAL CREDIT UNION, P O BOX 3000, MERRIFIELD, VA 22119-3000
14942977	*+	Navy Federal Credit Union, PO Box 3000, Merrifield, VA 22119-3000
14942978	*+	PECO, 2301 Market Street, Philadelphia, PA 19103-1380
14942979	*	Pennsylvania Department of Revenue, Department 280946, Attn: Bankruptcy Division, Harrisburg, PA 17128-0946
14942980	*+	PennyMac Loan Services, Attn: Correspondence Unit, PO Box 950002, Fort Worth, TX 76155-9802
14942981	*+	Philadelphia Gas Works (PGW), 800 W Montgomery Ave, Philadelphia, PA 19122-2898
14942982	*+	Truist Bank, Card Services, PO Box 200, Wilson, NC 27894-0200
14942971	*P++	US BANK, PO BOX 5229, CINCINNATI OH 45201-5229, address filed with court:, Elan Financial Services, PO Box 6352, Fargo, ND 58125
14942983	*+	WATER REVENUE BUREAU, Tax & Revenue Unit, 1401 JFK Blvd 5th Floor, Philadelphia, PA 19102-1663
14942957	*+	ally, PO Box 380902, Bloomington, MN 55438-0902
14942963	*	bill.com (formerly Divvy), 6220 America Center Drive 100, Alviso, CA 95002

TOTAL: 0 Undeliverable, 34 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 02, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 30, 2025 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MICHAEL GUY DAVEY	on behalf of Debtor Zakiyyah Najir Mitchell mike@fullcircle.mn mgdavey2002@gmail.com
REBECCA K. MCDOWELL	on behalf of Creditor KeyBank N.A. rmcdowell@slgcollect.com, pwirth@slgcollect.com;anovoa@slgcollect.com
ROBERT L. SALDUTTI	on behalf of Creditor KeyBank N.A. rsaldutti@saldutticollect.com, lmarciano@saldutticollect.com;pwirth@saldutticollect.com;anovoa@slgcollect.com

District/off: 0313-2

User: admin

Page 5 of 5

Date Rcvd: Apr 30, 2025

Form ID: 155

Total Noticed: 58

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Form 155 (2/24)

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
Zakiyyah Najir Mitchell)	Case No. 24-13937-amc
fdba Mitch & Matt LLC)	
fdba Presidential Vibes LLC)	
fdba Franklin Investments LLC)	Chapter: 13
fdba 1B Loading LLC)	
)	
Debtor(s).		

ORDER CONFIRMING PLAN UNDER CHAPTER 13

AND NOW, upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is **ORDERED** that the plan is **CONFIRMED**.

Date: April 29, 2025

For The Court

Ashely M. Chan
Chief Judge, United States Bankruptcy Court